

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Drew R. Willette
Joanne Willette
Debtors

Case No. 20-00170-RNO
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0314-5

User: admin
Form ID: 318

Page 1 of 2
Total Noticed: 27

Date Rcvd: May 08, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 10, 2020.

db/jdb
5291653 +Drew R. Willette, Joanne Willette, P.O. Box 982, Marshalls Creek, PA 18335-0982
5291654 Citibank North America, Citibank SD MC 425, 5800 South Corp Place, Sioux Falls, SD 57108
5291656 +Citimortgage, Attn: Centralized Bankruptcy, Po Box 9438, Gettsburg, MD 20898-9438
5291657 +Frederic I. Weinberg & Assoc., 375 E. Elm Street, Suite 210, Conshohocken, PA 19428-1973
5291659 +KML Group PC, 701 Market St., Suite 5000, Philadelphia, PA 19106-1541
5291663 +MOHELA, Attn: Bankruptcy, 633 Spirit Dr, Chesterfield, MO 63005-1243
5291670 +St. Luke's University Health Networ, P.O. Box 788187, Philadelphia, PA 19178-8187
+Zwicker & Associates, PC, 3220 Tillman Dr., Suite 215, Bensalem, PA 19020-2028

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
cr

+EDI: PHINAMERI.COM May 08 2020 23:43:00 Americredit Financial Services, Inc. Dba GM Financ,
P.O Box 183853, Arlington, TX 76096-3853
cr +EDI: PRA.COM May 08 2020 23:43:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
5297287 EDI: PHINAMERI.COM May 08 2020 23:43:00 Americredit Financial Services, Inc.,
Dba GM Financial, P.O Box 183853, Arlington, TX 76096
5291647 +EDI: GMACFS.COM May 08 2020 23:43:00 Ally Financial, Attn: Bankruptcy, Po Box 380901,
Bloomington, MN 55438-0901
5291648 +EDI: PHINAMERI.COM May 08 2020 23:43:00 AmeriCredit/GM Financial, Attn: Bankruptcy,
Po Box 183853, Arlington, TX 76096-3853
5291649 +EDI: AMEREXPR.COM May 08 2020 23:43:00 Amex, Correspondence/Bankruptcy, Po Box 981540,
El Paso, TX 79998-1540
5291650 +EDI: BANKAMER.COM May 08 2020 23:43:00 Bank of America, 4909 Savarese Circle,
Fl1-908-01-50, Tampa, FL 33634-2413
5291651 +EDI: CAPITALONE.COM May 08 2020 23:43:00 Capital One, Attn: Bankruptcy, Po Box 30285,
Salt Lake City, UT 84130-0285
5291652 +EDI: CITICORP.COM May 08 2020 23:43:00 Citibank, Po Box 6217,
Sioux Falls, SD 57117-6217
5291654 +EDI: CIAC.COM May 08 2020 23:43:00 Citimortgage, Attn: Centralized Bankruptcy,
Po Box 9438, Gettsburg, MD 20898-9438
5291655 EDI: DISCOVER.COM May 08 2020 23:43:00 Discover Financial, Attn: Bankruptcy Department,
Po Box 15316, Wilmington, DE 19850
5291658 +E-mail/Text: bncnotices@becket-lee.com May 08 2020 19:50:57 Kohls/Capital One,
Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
5291660 +E-mail/Text: NCI_banknotify@ncirm.com May 08 2020 19:50:14 Nationwide Credit,
Po Box 14581, Des Moines, IA 50306-3581
5291662 +E-mail/Text: jennifer.chacon@spservicing.com May 08 2020 19:51:25
Select Portfolio Servicing, Inc, Attn: Bankruptcy, Po Box 65250,
Salt Lake City, UT 84165-0250
5292256 +EDI: RMSC.COM May 08 2020 23:43:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
5291665 +EDI: RMSC.COM May 08 2020 23:43:00 Synchrony Bank/Amazon, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
5291666 +EDI: RMSC.COM May 08 2020 23:43:00 Synchrony Bank/Care Credit, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
5291667 +EDI: RMSC.COM May 08 2020 23:43:00 Synchrony Bank/Lowes, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060
5291668 +EDI: RMSC.COM May 08 2020 23:43:00 Synchrony Bank/Old Navy, Attn: Bankruptcy Dept,
Po Box 965060, Orlando, FL 32896-5060
5291669 +EDI: RMSC.COM May 08 2020 23:43:00 Synchrony Bank/Walmart, Attn: Bankruptcy,
Po Box 965060, Orlando, FL 32896-5060

TOTAL: 20

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

5291661 Otter Lake, Inc.
5291664 Synch/walmart

TOTALS: 2, * 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 10, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 8, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor Athene Annuity and Life Company bkgroup@kmlawgroup.com
John J Martin (Trustee) pa36@ecfcbis.com, trustee@martin-law.net
Scott M. Amori on behalf of Debtor 1 Drew R. Willette afr@epix.net,
smamori@amoriandassociates.com
Scott M. Amori on behalf of Debtor 2 Joanne Willette afr@epix.net,
smamori@amoriandassociates.com
United States Trustee ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Drew R. Willette

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9200

EIN --_-----

Debtor 2

Joanne Willette

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-9948

EIN --_-----

(Spouse, if filing)

United States Bankruptcy Court Middle District of Pennsylvania

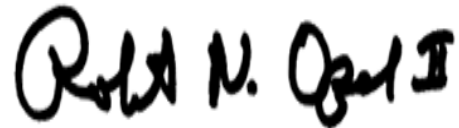
Case number: 5:20-bk-00170-RNO

12/15

Order of Discharge**IT IS ORDERED:** A discharge under 11 U.S.C. § 727 is granted to:

Drew R. Willette
aka Drew R Willette Sr., aka Drew Willette Sr.,
aka Drew Willette

Joanne Willette

**By the
court:**

Honorable Robert N. Opel, II
United States Bankruptcy Judge
By: AutoDocketer, Deputy Clerk

5/8/20**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.